

FAQ for In Rem 161

I received a letter in the mail stating my property is going to be foreclosed on, what do I do?

Pay the outstanding taxes.

Seek legal advice as to how to respond to the notice.

Do not ignore the notice or your property may be sold at public auction on **October 2, 2013.**

What property taxes are due?

All taxes through 2013 are due now.

What taxes must be paid in order to avoid sale of my property?

All taxes from 2010 and prior (including interest and \$500.00 foreclosure fee) must be paid in order to avoid sale of the property.

What if I only pay the minimum amount to avoid sale of the property?

Your property may be subject to the In Rem proceeding next year and you will be required to pay the penalties and fees again next year in order to avoid foreclosure and sale of your property.

What if I do not pay the taxes or otherwise respond to the Notice I received?

Your property may be sold at public auction on **October 2, 2013.**

When is the In Rem Auction scheduled?

The In Rem Auction is scheduled for **October 2, 2013.**

Are payment plans available?

Payment plans are available to those individuals who are Veterans; Active Military Duty; Senior Citizens or Disabled

Payment plans may also be available to Property Owners who pay the 2010 and prior taxes and interest and penalties in full. This determination is made on a case by case basis.

When is the last date by which I must pay the outstanding taxes?

Redemption date is **July 11, 2013.**

All taxes should be paid by that date.

2010 and prior taxes must be paid by that date in order to avoid foreclosure sale.

I want to pay my taxes but I don't know how much they are?

Call the Real Property Tax Services Department at 716-858-8333 to obtain a payoff figure.

You can also visit the website of the Real Property Tax Services Department at <http://www2.erie.gov/ecrpts/> to view the amount due.

How do I pay my taxes?

Pay by certified check or money order payable to the Department of Real Property Tax Services via mail or hand delivery to: 1st Floor, Rath Building, 95 Franklin Street, Buffalo, New York 14202.

What do I do if I cannot pay the taxes?

Contact a Lawyer to get legal advice as to how to avoid foreclosure. Then have your lawyer contact Mosey Persico, LLP at (716) 884-3135.

What if I cannot afford a lawyer?

Contact Legal Aid – (716) 853-9555 to see if they may be able to help you.

Can I file Bankruptcy to avoid the foreclosure of my property?

Pursuant to NYS law we cannot provide you with any legal advice. You will need to contact an attorney of your own to determine your options.

What if I do not own the property?

You may have received the notice because our title search revealed that you had a mortgage or other lien on the property which might be extinguished by the foreclosure sale. If you have a mortgage or lien on the property, you should contact an attorney to advise you as to how to proceed.

If you do not own the property and have no interest in the property, you are not required to take any action. We cannot advise you in this regard and you should consult with an attorney so that you understand your rights.

Is there a list of properties that are included in In Rem proceeding?

The List of Delinquent Taxes is on file with the Erie County Clerk's Office.